Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently amended) A method of providing insurance services, said method comprising the steps of:

providing ~~via~~ a paper form having ~~printed thereon~~ information relating to an insurance service and a plurality of tags printed thereon, each tag containing coded data indicative of an identity of the ~~form~~paper form and of the tag's own location on the ~~form~~paper form,

operatively ~~said method comprising the steps of:~~positioning an optical sensing device relative to the paper form;

sensing at least some of the coded data;

generating indicating data in the sensing device using the sensed coded data, said

~~receiving, in a computer system, indicating data from a sensing device, said~~ indicating data regarding the identity of the ~~form~~paper form and a position of the sensing device relative to the ~~form~~paper form; and

sending the indicating data to computer system, such that the computer system can identify, using the indicating data,

~~identifying, in the computer system and from the indicating data,~~ at least one parameter relating to the insurance service.

2.   (Currently Amended) The method of claim 1 in which said at least one parameter relating to the insurance service is associated with at least one zone of the ~~form~~paper form and in which the method includes identifying, in the computer system and from the zone relative to which the sensing device is located, said at least one parameter.

3.   (Currently Amended) The method of claim 2 which includes:

the sensing device sensing its movement relative to the paper form using at least some of the coded data;

~~receiving~~sending, ~~in~~to the computer system, data regarding movement of the sensing device relative to the ~~form~~paper form, ~~the sensing device sensing its movement relative to the form using at least some of the coded data~~; and

identifying, in the computer system and from said movement being at least partially within said at least one zone, said at least one parameter of the insurance service.

4.   (Currently amended) The method of claim 1, further comprising the step of:

receiving, in the computer system, data from the sensing device regarding movement of the sensing device relative to the ~~form~~paper form; and

interpreting, in the computer system, said movement of the sensing device as it relates to said at least one parameter.

5.   (Currently amended) The method of claim 1, further comprising the step of:

~~receiving~~sending, ~~in~~to the computer system, data from ~~a~~the sensing device regarding an identity of a customer, such that the computer system can identify ~~; and~~

~~identifying, in the computer system, and from the data regarding~~ the identity of the customer, and provide the insurance service as it relates to that customer.

6. – 7.   (Cancelled).

8.   (Previously Presented) The method of claim 2 in which the parameter is an action parameter of the insurance service, the method including effecting, in the computer system, an operation in respect of the action parameter.

9.   (Original) The method of claim 8 in which the action parameter of the insurance service is selected from the group comprising:

        obtaining insurance product information;

        obtaining details of an insurance policy;

        obtaining a quote for insurance;

        making an insurance claim;

        viewing the terms of an insurance policy;

        accepting the terms of an insurance policy; and

        making payment for an insurance policy.

10.   (Previously Presented) The method of claim 3 in which the parameter is an option parameter of the insurance service, the method including identifying, in the computer system, that a customer has entered a hand-drawn mark by means of the sensing device and effecting, in the computer system, an operation associated with the option parameter.

11.   (Original) The method of claim 10 in which the option parameter is associated with at least one of:

        an insurance product type;

        a payment method;

        a card type;

        extra coverage items;

        a deductible;

        a dwelling type;

        a dwelling use;

        a dwelling feature; or

        a property feature.

12.   (Previously Presented) The method of claim 3 in which the parameter is a text parameter of the insurance service, the method including identifying, in the computer system, that a customer has entered handwritten text data by means of the sensing device and effecting, in the computer system, an operation associated with the text parameter.

13.   (Original) The method of claim 12 which includes converting, in the computer system, the handwritten text data to computer text.

14.   (Original) The method of claim 13 in which the text parameter is associated with at least one of:
         a quote number;
         a policy number;
         a zip code;
         an insured value;
         insurance claim history;
         a property address; and
         payment card details.

15.   (Previously Presented) The method of claim 3 in which the parameter is an authorisation parameter of the insurance service, the method including identifying, in the computer system, that a customer has entered a handwritten signature by means of the sensing device and effecting, in the computer system, an operation associated with the authorisation parameter.

16.   (Original) The method of claim 15 which includes verifying, in the computer system, that the signature is that of the customer.

17.   (Original) The method of claim 16 in which the authorisation parameter is associated with at least one of
         insurance policy acceptance, and
         payment authorisation.

18.   (Previously Presented) The method of claim 3 in which the parameter is a picture parameter of the insurance service, the method including identifying, in the computer system, that a customer has entered a hand-drawn picture by means of the sensing device and effecting, in the computer system, an operation associated with the picture parameter.

19.   (Original) The method of claim 18 in which the picture parameter is associated with an insurance claim.

20.   (Currently Amended) The method of claim 1 in which the ~~form~~paper form contains information relating to at least one of:

    insurance product information;

    insurance policy details;

    an insurance quote;

    insurance policy terms; and

    insurance policy receipt.

21.   (Previously Presented) The method of claim 1, wherein the coded data is substantially invisible in the visible spectrum.

22.   (Currenlty Amended) The method of claim 1 which includes retaining a retrievable record of each ~~form~~paper form generated, the ~~form~~paper form being retrievable using its identity as contained in its coded data.

23.   (Previously Presented) The method of claim 1 which includes distributing a plurality of the forms using a mixture of multicast and pointcast communications protocols.

24.   (Previously Presented) The method of claim 1 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it as belonging to a particular customer and in which the method includes monitoring, in the computer system, said identity.

25.   (Currently Amended) The method of claim 1 which includes providing all required information relating to the insurance service in the ~~form~~paper form to eliminate the need for a separate display device.

26.   (Currently Amended) The method of claim 1 in which the ~~form~~paper form is printed on multiple pages.

27.   (Currently amended) A system for providing insurance services, said system comprising: ~~using~~

         a paper form having ~~printed thereon~~ information relating to an insurance service and a plurality of tags printed thereon, each tag containing coded data indicative of an identity of the ~~form~~paper form and of the tag's own location on the ~~form~~paper form;

         a sensing device configured for:

             sensing at least some of the coded data when placed in an operative position relative to the paper form;

             generating indicating data, said indicating data regarding the identity of the paper form and a position of the sensing device relative to the paper form~~,~~

; and

             Sending the indicating data to a computer system; and

~~said system comprising:~~

         ~~a~~the computer system configured for:

receiving ~~the~~ indicating data from ~~a~~ the sensing device, ~~said indicating data regarding the identity of the form and a position of the sensing device relative to the form~~; and

identifying, from the indicating data, at least one parameter relating to the insurance service, ~~wherein the sensing device, when placed in an operative position relative to the form, senses at least some of the coded data and generates the indicating data using at least some of the sensed coded data.~~

28.   (Currently Amended) The system of claim 27 in which said at least one parameter relating to the insurance service is associated with at least one zone of the ~~form~~ paper form.

29.   (Currently Amended) The system of claim 27 ~~which includes the sensing device,~~ wherein the sensing device ~~sensing~~ senses its movement relative to the ~~form~~ paper form using at least some of the coded data.

30.   (Currently amended) The system of claim 27, wherein the computer system is further configured for:
receiving data from the sensing device regarding movement of the sensing device relative to the ~~form~~ paper form; and
interpreting said movement of the sensing device as it relates to said at least one parameter, wherein the sensing device, when moved relative to the ~~form~~ paper form, senses at least some of the coded data and generates the movement data using the sensed coded data.

31.   (Previously Presented) The system of claim 27, wherein the computer further configured for:
receiving, from the sensing device, data regarding an identity of a customer; and
identifying, from said received data, an insurance service as it relates to that customer, wherein the sensing device contains the data regarding the identity of the customer.

32. – 33.   (Cancelled).

34.   (Previously Presented)The system of claim 27 in which said at least one parameter of the insurance service is selected from the group comprising an action parameter of the insurance service, an option parameter of the insurance service, a text parameter of the insurance service, an authorisation parameter of the insurance service, and a picture parameter of the insurance service.

35.   (Original)The system of claim 34 in which the action parameter of the insurance service is selected from the group comprising
obtaining insurance product information;
obtaining details of an insurance policy;
obtaining a quote for insurance;
making an insurance claim;
viewing insurance policy terms;
accepting the terms of an insurance policy; and

making payment for an insurance policy.

36.   (Original)The system of claim 34 in which the option parameter is associated with at least one of:

an insurance product type;

a payment method;

a card type;

extra coverage items;

a deductible;

a dwelling type;

a dwelling use;

a dwelling feature; or

a property feature.

37.   (Original) The system of claim 34 in which the text parameter is associated with at least one of:

a quote number;

a policy number;

a zip code;

an insured value;

insurance claim history;

a property address; and

payment card details.

38.   (Original) The system of claim 34 in which the authorisation parameter is associated with at least one of:

insurance policy acceptance, and

payment authorisation.

39.   (Original) The system of claim 34 in which the picture parameter is associated with an insurance claim.

40.   (Previously Presented) The system of claim 29 in which the sensing device includes a marking nib.

41.   (Previously Presented) The system of claim 29 or 30 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it as belonging to a particular customer.

42.   (Previously Presented) The system of claim 27 in which the coded data is substantially invisible in the visible spectrum.

43.   (Currently Amended) The system of claim 27 which includes a database for keeping a retrievable record of each ~~form~~paper form generated, each ~~form~~paper form being retrievable by using its identity as included in its coded data.

44.   (Currently Amended) s~~T~~he system of claim 27, wherein the ~~form~~paper form is printed on multiple pages.